

Honorable Judge Frank L. Kurtz
Chapter 7
Hearing Location: Yakima

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN WASHINGTON DISTRICT OF WASHINGTON

IN RE

No.: 10-03131-FLK

STEVEN LESLIE SAFFER

DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM STAY
BY CHASE HOME FINANCE, LLC

DEBTOR.

The undersigned declares and states:

1. I am of legal age, not a party to the above captioned action, and competent to be a witness.

2. I am employed by Chase Home Finance, LLC ("Creditor") as a Supervisor

_____. I am familiar with the process by which Creditor maintains its loan records and evaluate status based upon those records. I personally know that the records kept are in the course of regularly conducted business and are a matter of the business routine. Entries in the records are made at or near the time of the event recorded by or with information from a person with knowledge of the event recorded. My training includes instruction on how to access business records necessary to offer testimony concerning loan status and documentation. I offer the testimony in this declaration based on my review of the relevant business records.

3. On October 26, 2007, the debtor executed and delivered a Promissory Note to JP Morgan Chase Bank, N.A. The Note represents the debtor's promise to pay \$312,800.00.

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1 JP Morgan Chase Bank, N.A. indorsed the promissory note in blank. Creditor is now the Holder of
2 the original indorsed Note as that term is defined by the Uniform Commercial Code. A true and
3 correct copy of the indorsed Note is attached as Exhibit A.

4 4. Creditor's security interest is based upon a Deed of Trust executed by Debtor on or about
5 October 26, 2007. The Deed of Trust created the lien on the property located at 1736 HILLBROOKE
6 DR, WALLA WALLA, WA 99362. The Deed of Trust was recorded on November 2, 2007 under
7 WALLA WALLA County recording number 2007-12734. A true and correct copy of the recorded
8 Deed of Trust is attached as Exhibit B.

10 5. Creditor's records on the loan that is the subject of present motion reflect that the loan is
11 contractually due for payments owed on and after July 1, 2009. The monthly payment amount is
12 currently \$2,217.62, effective January 1, 2010.

14 6. The Principal Balance due on the loan is \$306,915.33.

15 I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND
16 CORRECT

18 Dated this 8 day of September, 2010.

19 

20 Name: Elizabeth Acosta
21 Title: Supervisor
Chase Home Finance, LLC